

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michal J. Ghafoor  
Debtor(s)

RONDA J. WINNECOUR, Trustee,  
Movant(s),

v.

No Respondents  
Respondent(s).

Case No. 19-20118-GLT  
Chapter: 13

Related to Document No. 137

Hearing Date: 8/19/24 at 11:00 AM

ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 25th of June, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 137 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before August 9, 2024**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

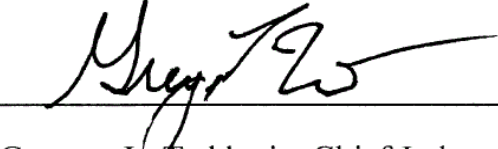
(2) This Motion is scheduled for hearing on **August 19, 2024 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 25, 2024

User: auto  
Form ID: 604

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728
14995479	+ Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769
14995480	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15618627	+ Cleanup Services, P.O. Box 380, North Lima, OH 44452-0380
14976292	+ East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549
14995481	+ East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259
14995482	+ Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801
14995483	+ Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710
14995488	+ Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place, Pittsburgh, PA 15219-3458
14976295	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 25 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15006125	+ Email/Text: g17768@att.com	Jun 25 2024 23:58:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+ Email/Text: bankruptcy@rentacenter.com	Jun 25 2024 23:59:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14976287	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 25 2024 23:58:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
15005556	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 25 2024 23:58:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14976288	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2024 00:17:40	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15483136	Email/Text: BKBCNMAIL@carringtonms.com	Jun 25 2024 23:58:00	Wilmington Savings Fund Society, FSB, 1600 S. Douglass Road, Anaheim, CA 92806
15185546	Email/Text: BKBCNMAIL@carringtonms.com	Jun 25 2024 23:58:00	Wilmington Savings Fund Society, FSB, ET AL, c/o Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062
14998204	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2024 00:17:27	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976289	+ Email/Text: bankruptcy@credencerm.com	Jun 25 2024 23:59:00	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14976290	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 25 2024 23:59:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+ Email/Text: bankruptcy@sccompanies.com	Jun 25 2024 23:58:00	Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 25 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15719472	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 25 2024 23:58:00	HSBC Bank USA, N.A., P.O. Box 9, Buffalo, NY 14240-0009
14995484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 25 2024 23:58:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14995485	+ Email/Text: Bankruptcy@keystonecollects.com	Jun 25 2024 23:59:00	Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
14995486	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2024 23:58:00	PNC Mortgage, Po Box 8807, Dayton, OH 45401
14976293	+ Email/Text: bknotices@professionalcredit.com	Jun 25 2024 23:59:00	Professional Credit Se, 2892 Crescent Ave, Eugene, OR 97408-7397
14995487	+ Email/Text: admin@rsgcollect.com	Jun 25 2024 23:58:00	Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995489	+ Email/PDF: clerical@simmassociates.com	Jun 26 2024 00:18:21	SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995490	Email/Text: amieg@stcol.com	Jun 25 2024 23:58:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
14985484	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 25 2024 23:59:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14976294	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 25 2024 23:59:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
14995491	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 26 2024 00:05:54	Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
14995492	^ MEBN	Jun 25 2024 23:56:09	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15007617	Email/PDF: ebn_ais@aisinfo.com	Jun 26 2024 00:05:05	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jun 25 2024 23:58:00	Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995494	##+	ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9